

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Jeffrey A. Renoll
Debtor

Case No. 17-03182-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 35

Date Rcvd: Sep 18, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 20, 2020.

db +Jeffrey A. Renoll, 2231 Meeting House Road, Spring Grove, PA 17362-7884
4952446 Fst Premier, 601 S Minneapolis Ave, Sioux Falls, SD 57104

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: PRA.COM Sep 18 2020 23:53:00 PRA Receivables Management LLC, POB 41067,
Norfolk, VA 23541-1067
4982548 EDI: BECKLEE.COM Sep 18 2020 23:53:00 American Express Centurion Bank,
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4952435 +EDI: AMEREXPR.COM Sep 18 2020 23:53:00 Amex, Correspondence, Po Box 981540,
El Paso, TX 79998-1540
4952436 +EDI: CAPITALONE.COM Sep 18 2020 23:53:00 Capital One, Attn: Bankruptcy, Po Box 30253,
Salt Lake City, UT 84130-0253
4952439 +EDI: CAPITALONE.COM Sep 18 2020 23:53:00 Capital One Bank, PO Box 30285,
Salt Lake City, UT 84130-0285
4952440 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Sep 18 2020 20:07:16 Cardworks/CW Nexus,
Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
4952443 +EDI: WFNNB.COM Sep 18 2020 23:53:00 Comenity Capital Bank/PayPal Credit, PO Box 5138,
Timonium, MD 21094-5138
5002179 +EDI: WFNNB.COM Sep 18 2020 23:53:00 Comenity Capital Bank/Paypal Credit,
c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
4952444 +E-mail/PDF: creditonebknotifications@resurgent.com Sep 18 2020 20:07:32 Credit One Bank Na,
Po Box 98873, Las Vegas, NV 89193-8873
4952445 +EDI: AMINFOFP.COM Sep 18 2020 23:53:00 First Premier Bank, 601 S Minnesota Ave,
Sioux Falls, SD 57104-4868
4952447 EDI: IRS.COM Sep 18 2020 23:53:00 Internal Revenue Service, PO Box 9052,
Andover, MA 01810
4952448 EDI: RMSC.COM Sep 18 2020 23:53:00 JC Penny, PO Box 965009, Orlando, FL 32896-5009
4952441 EDI: JPMORGANCHASE Sep 18 2020 23:53:00 Chase Card, Attn: Correspondence Dept,
Po Box 15298, Wilmington, DE 19850
4988874 E-mail/PDF: resurgentbknotifications@resurgent.com Sep 18 2020 20:07:46
LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4988864 E-mail/PDF: resurgentbknotifications@resurgent.com Sep 18 2020 20:07:48
LVNV Funding, LLC its successors and assigns as, assignee of Capital One Bank (USA), N.A.,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4952449 +E-mail/PDF: resurgentbknotifications@resurgent.com Sep 18 2020 20:07:19
LVNV Funding/Resurgent Capital, Po Box 10497, Greenville, SC 29603-0497
4988867 E-mail/PDF: MerrickBKNotifications@Resurgent.com Sep 18 2020 20:07:16 MERRICK BANK,
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
4961105 EDI: AGFINANCE.COM Sep 18 2020 23:53:00 ONEMAIN, P.O. BOX 3251,
EVANSVILLE, IN 47731-3251
4952450 +EDI: AGFINANCE.COM Sep 18 2020 23:53:00 OneMain, Attn: Bankruptcy, 601 Nw 2nd St,
Evansville, IN 47708-1013
5009643 EDI: PRA.COM Sep 18 2020 23:53:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541
5009644 EDI: PRA.COM Sep 18 2020 23:53:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
4978980 EDI: PRA.COM Sep 18 2020 23:53:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4952985 +EDI: PRA.COM Sep 18 2020 23:53:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
4982391 +EDI: JEFFERSONCAP.COM Sep 18 2020 23:58:00 Premier Bankcard, LLC,
Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
4992995 EDI: Q3G.COM Sep 18 2020 23:53:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
5001802 E-mail/Text: bankruptcy@swmc.com Sep 18 2020 20:05:40 Sun West Mortgage Company, Inc.,
18000 Studebaker Road, Suite 200, Cerritos, CA 90703
5162108 +E-mail/Text: bncmail@w-legal.com Sep 18 2020 20:05:41 SYNCHRONY BANK,
c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
5162109 +E-mail/Text: bncmail@w-legal.com Sep 18 2020 20:05:41 SYNCHRONY BANK,
c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121,
SYNCHRONY BANK, c/o Weinstein & Riley, P.S. 98121-3132
4952451 +E-mail/Text: jennifer.chacon@spservicing.com Sep 18 2020 20:06:00
Select Portfolio Servicing, Inc, Po Box 65250, Salt Lake City, UT 84165-0250
4952452 +E-mail/Text: bankruptcy@swmc.com Sep 18 2020 20:05:40 Sun West Mortgage Co I,
18303 Gridley Rd, Cerritos, CA 90703-5400
4952453 +EDI: RMSC.COM Sep 18 2020 23:53:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy,
Po Box 956060, Orlando, FL 32896-0001
4952454 +EDI: RMSC.COM Sep 18 2020 23:53:00 Synchrony Bank/Walmart, Attn: Bankruptcy,
Po Box 956060, Orlando, FL 32896-0001
4999782 E-mail/Text: jennifer.chacon@spservicing.com Sep 18 2020 20:06:00
Wilmington Savings Fund Society, c/o Select Portfolio Servicing, P.O. Box 65250,
Salt Lake City, UT 84165-0250

TOTAL: 33

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 cr* +SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400,
 Seattle, WA 98121-3132
 4952437* +Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
 4952438* +Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
 4952442* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,
 MONROE LA 71203-4774
 (address filed with court: Chase Card, Attn: Correspondence Dept, Po Box 15298,
 Wilmington, DE 19850)

TOTALS: 0, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 20, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 18, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
 Harry B. Reese on behalf of Creditor Sun West Mortgage Company, Inc. bankruptcy@powerskirn.com
 James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana
 Trust, as indenture trustee, for the CSMC 2017-1 Trust, Mortgage-Backed Notes, Series 2017-1
 bkgroup@kmlawgroup.com
 Jill Manuel-Coughlin on behalf of Creditor Sun West Mortgage Company, Inc.
 bankruptcy@powerskirn.com
 Stephen Wade Parker on behalf of Debtor 1 Jeffrey A. Renoll Mooneybkecf@gmail.com,
 R61895@notify.bestcase.com
 United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

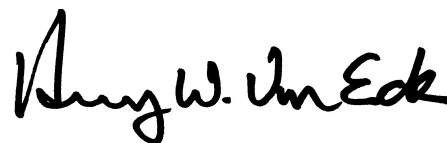
Debtor 1	<u>Jeffrey A. Renoll</u>	Social Security number or ITIN	xxx-xx-6816
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 1:17-bk-03182-HWV			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jeffrey A. Renoll
aka Jeffrey A Renoll, aka Jeffrey Renoll, aka Jeff Renoll

**By the
court:**

Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: Christopher Gambini, Deputy Clerk

9/18/20**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.